



**Identity Thieves will steal personal information such as your:**

- Name
- Address
- Social Security number
- Driver's license number
- Bank account numbers
- Credit card numbers

**How do they get it?**

- Steal purses or wallets
- Go through your mail
- Go through your garbage
- Buy or steal information from stores, restaurants, hotels or banks
- Insecure internet sites

**What can they do with it?**

- Open new bank or credit card accounts in your name
- Obtain car or home loans
- Establish phone service
- Change mailing addresses for existing accounts and use them without your knowledge
- Empty your bank account

## ACT QUICKLY

**If you think you are a victim of Identity Theft...**

- Immediately file a police report. Ask for a copy to show creditors and financial institutions.
- Call creditors and financial institutions to close all accounts opened or accessed by identity thieves.
- Ask for passwords on the new accounts.
- Report the theft to the fraud units of all three major credit reporting agencies (Equifax, Experian, and Trans Union), ask them to put a "fraud alert" in your file and contact you before new accounts are opened or existing accounts are changed.

- Keep detailed records with dates of conversations. Follow up all conversations with a letter sent by certified mail with return receipt requested.

## Tips to guard against Identity Theft

- Don't give out your social security number unless necessary – and don't carry your card in your wallet.
- Carry only the ID and credit cards you need.
- Don't give personal information over the phone unless you initiated the call.
- Don't transmit personal information over the Internet unless it is a secure site and don't reveal personal information in e-mails or discussion forums.
- Order your credit report every year from the three major credit reporting agencies.  
*Equifax: 1-800-685-1111*  
*Experian: 1-888-EXPERIAN (397-3742)*  
*Trans Union: 1-800-916-8800*
- Mail outgoing bills at the post office; if you must put them in your home mailbox, don't leave them there overnight.
- Empty your mailbox as soon as possible.
- Shred documents containing personal information before discarding or tear them into small pieces.
- Know when your account statements are mailed, and report discrepancies and late or missing statements.

Don't transmit personal information over the Internet unless it is a secure site and don't reveal personal information in e-mails or discussion forums.

